

Information to identify the case:

Debtor 1	<u>Albert C. Lusch Sr.</u>	Social Security number or ITIN	xxx-xx-3622
	First Name Middle Name Last Name	EIN	81-1675624
Debtor 2	<u>Mary Patricia Lusch</u>	Social Security number or ITIN	xxx-xx-5405
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-25621-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Albert C. Lusch Sr.
dba LUSCH CONSULTING SERVICES LLC

Mary Patricia Lusch

4/13/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Albert C. Lusch, Sr.
Mary Patricia Lusch
Debtors

Case No. 19-25621-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 13, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Albert C. Lusch, Sr., Mary Patricia Lusch, 48 Jeffrey Circle, Dayton, NJ 08810-1430

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 13 2023 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 13 2023 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518404971	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 13 2023 20:56:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518475555	Email/PDF: bncnotices@becket-lee.com	Apr 13 2023 21:06:01	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518404973	+ Email/PDF: bncnotices@becket-lee.com	Apr 13 2023 21:06:10	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518404979	+ Email/PDF: bncnotices@becket-lee.com	Apr 13 2023 21:06:10	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518404981	+ EDI: BANKAMER.COM	Apr 14 2023 00:42:00	Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
518494874	+ EDI: BANKAMER2.COM	Apr 14 2023 00:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518404982	+ EDI: TSYS2	Apr 14 2023 00:42:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518404983	+ EDI: CAPITALONE.COM	Apr 14 2023 00:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518503853	Email/PDF: bncnotices@becket-lee.com	Apr 13 2023 21:06:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518404987	+ EDI: CITICORP.COM	Apr 14 2023 00:42:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518404988	+ EDI: CITICORP.COM	Apr 14 2023 00:42:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518518419	EDI: CITICORP.COM	Apr 14 2023 00:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518404989	+ EDI: CITICORP.COM	Apr 14 2023 00:42:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441

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518404990	+ EDI: CITICORP.COM	Apr 14 2023 00:42:00	Citibank/Home Depot, Attn: Bankruptcy Dept, PO Box 790040, Saint Louis, MO 63179-0040
518404992	EDI: DISCOVER.COM	Apr 14 2023 00:42:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518404991	+ EDI: CITICORP.COM	Apr 14 2023 00:42:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518417170	EDI: DISCOVER.COM	Apr 14 2023 00:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518404994	EDI: IRS.COM	Apr 14 2023 00:42:00	IRS, Attn Insolvency Function, 955 South Springfield Avenue, Springfield, NJ 07081
518404984	EDI: JPMORGANCHASE	Apr 14 2023 00:42:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518404996	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 13 2023 20:56:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518504542	Email/PDF: resurgentbknofications@resurgent.com	Apr 13 2023 20:55:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518404998	Email/Text: Bankruptcy.Notices@pnc.com	Apr 13 2023 20:56:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518481957	Email/Text: Bankruptcy.Notices@pnc.com	Apr 13 2023 20:56:00	PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518405001	Email/Text: Bankruptcy.Notices@pnc.com	Apr 13 2023 20:56:00	PNC Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518407991	+ EDI: RMSC.COM	Apr 14 2023 00:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518405002	+ EDI: RMSC.COM	Apr 14 2023 00:42:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518405005	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 13 2023 20:56:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518461722	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 13 2023 20:56:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518509033	+ EDI: AIS.COM	Apr 14 2023 00:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518405006	+ EDI: WFFC2	Apr 14 2023 00:42:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518490620	EDI: WFFC2	Apr 14 2023 00:42:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518405009	+ EDI: WFFC2	Apr 14 2023 00:42:00	Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518404972	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518490457	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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518404974	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518404975	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518404976	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518404977	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518404978	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518404980	*+	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518404995	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, Attn Insolvency Function, 955 South Springfield Avenue, Springfield, NJ 07081
518404993	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518404985	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518404986	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518404997	*+	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518405000	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518404999	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
518405003	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518405004	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518405007	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518405008	*+	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Joint Debtor Mary Patricia Lusch agorski@gorskiknowlton.com
Allen I Gorski	on behalf of Debtor Albert C. Lusch Sr. agorski@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7